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NAN and ANN THRIFT TOWN

Laura Rountree Smith

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Nan and Ann
In
Thrift Town

They Found Two Four-Leafed Clovers

NAN *and* ANN
In Thrift Town

by

Laura Rountree Smith

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Nan and Ann in Thrift Town

CHAPTER I.

A FOURTH OF JULY ADVENTURE.

"What day is this?" asked Nan one morning, as she was the first to wake up.

Her twin sister, Ann, responded sleepily, "It is Friday, I think."

"WHAT DAY IS THIS?" asked Nan again merrily, and Ann became wide awake and cried, "It is the Fourth of July!"

Sure enough, it was the Fourth of July, and Platteville was going to celebrate, and Nan and Ann were going to drive to Platteville with Sammy Slow-Coach, the old colored man who had lived so long he said he could see forward and backward at the same time!

"What are we going to wear?" asked Ann, and Nan said excitedly, "How are we going to get there?"

How, indeed, were they going to get there? for their old farm horse was lame, and their car and ponies had not yet come from their old home in Tennessee.

The Twins put on their rosebud muslin dresses and their rosebud hats, and they looked so alike that they laughed into the mirror and said, "It's a good thing we can tell ourselves apart, for every one says we look as much alike as two peas, and surely no one can tell us apart today!"

Nan said, "I do wish we would have an adventure before the day is over." And Ann said, "I do wish we would meet a Knight, Elf, or Fairy!"

Just then the Twins ran out-doors to get a breath of air before breakfast and wasn't it funny at exactly the same moment as they looked down, they found two four-leaved clovers!

They said happily,

"One is for luck and one for pluck,
The four-leaved clovers see,
One is for luck and one for pluck,
Good luck for you and me."

Now, do you suppose they had good luck that Fourth of July? Just listen and you shall hear what happened.

Father said, "You look like two rosebuds to-day and I wish you a happy Fourth of July; and here is a round, shining silver dollar for each of you."

That was the first lucky thing that happened, for it is fun to have money to spend, of course.

Then Mother said, "Here are two red, white and blue picnic baskets, and they are already packed for lunch."

That was the second lucky thing that happened.

Just as they sat down for breakfast Sammy Slow-Coach appeared at the window and said,

"We-all cannot get to Platteville to-day to witness the Fourth of July celebration, for there appears no way to get there!"

He went on to say that the white horse was lame, and the black horse was off his feed, and the old colored man looked downhearted and sorrowful indeed.

Uncle Phil, who sat at the breakfast table making a frog-shaped figure, out of his napkin said,

"I really admire each rosebud gown,
I can tell you a way to get to town,
It is the Fourth of July you see,
But no one seems to notice me."

The Twins threw their arms round Uncle Phil's neck and kissed him and said, "Really and truly, we did forget to say good morning to you Uncle Phil, and can you suggest a way of our getting to town? You know we left our ponies in Tennessee and our bicycles are not here yet either."

"Do tell us how we can get to Platteville in time to see the big Parade," continued the Twins.

Uncle Phil said,

"Sammy Slow-Coach can wheel you there,
Over the meadows green and fair.
Do not laugh now for just a minute,
Think of a wheel-barrow with Twins in it."

They all laughed, of course, for they simply could not help it, and Sammy Slow-Coach shook all over; and Big Brother Mark came in and said, "There is a wheel-barrow at the door. Tell me, please, what is the big idea?"

Such fun as they had, laughing and talking and planning how to get to Platteville for the Fourth of July; and Nan and Ann took their picnic baskets and sat in the wheel-barrow and old Sammy Slow-Coach wheeled them away, and Nan and Ann cried to the rest of the family, "We hope you will get a ride, too!"

Now, wasn't it funny, they had not been gone ten minutes when their farm neighbors, the Griswold Brothers, came by with their fastest team, and asked the rest of the family to ride, so they got to Platteville before the Twins did, after all. But perhaps this was just as well, because the family were not always looking for an adventure as Nan and Ann were!

When they got to Platteville everything suggested a glorious Fourth of July. There were flags everywhere and the buildings were decorated with bunting, and there were crowds and crowds of people on the streets, and in the windows waiting for the big Parade to pass.

Did you ever stand on one foot, and then on the other, waiting for a Parade to begin?

Did you ever know a Parade that was to come at ten o'clock to start before eleven?

The Twins felt just that way about the Parade when it got to be ten, and ten-thirty, and then it was that their real adventure began.

Someone tapped Ann on the shoulder and said, "Our Goddess of Liberty has been taken ill and she has failed us at the last minute."

"Who ever heard of a Goddess being ill?" murmured Ann, and Nan stared at the stranger.

The person who had tapped Ann on the shoulder said, "This is the very thing. How lucky we are! We can have a Goddess after all to-day on our float." All this sounded like Greek, of course, to the girls.

Pretty soon the stranger suggested that one of the Twins ride in the float in the parade where the Goddess of Liberty was needed.

"We can't see the parade then," said Ann.

"It will be fun to be in it, though," suggested Nan.

The stranger saw that they looked exactly alike, so she suggested that Ann ride in the parade up-street, and that Nan should be at that point and change places with her as the parade came back, and that no one would know the difference.

She took the girls off in a great hurry and dressed them exactly alike in white cheese-cloth dresses with gilt belts, and they wore gilt crowns that looked like crowns of gold. Nan was to ride down-street and Ann was to ride up, and they were much excited, of course.

The stranger offered to pay them each a quarter.

The Twins did not take the quarters, for they felt very patriotic as it was the Fourth of July, and they said they were glad to ride in the parade or do anything they could for

their country. Nan got on the float trimmed with Stars and Stripes and Ann drew a cape about her and stood in the street waiting for her turn to ride in the big parade.

Now, Platteville has two big volunteer fire companies of which it is justly proud, and a wonderful new fire truck, and they led the big parade. On one fire truck rode a little boy dressed as Uncle Sam, and on the other rode little girls with flags, and the ladders were wrapped with red, white and blue.

On and on came the wonderful floats. Some of them contained wee little houses, and the Eastern Star had a float with many stars on it, one star raised like an umbrella and a little girl sitting under each point of the star.

Suddenly Ann remembered she was to be six blocks up when the parade turned to get on the float and have a chance to ride in the parade. She was in such a hurry that she

dropped off her cape and moved rapidly through the crowd, and some way things did not turn out at all as you would expect on

that July day, for a Clown saw her and shouted out: "Have a ride; there is room inside my cart." He actually stopped the whole procession for her as she stepped inside

the pony cart he was driving. Ann felt her crown to see if it was on straight, and the crowd cheered and cheered.

Very funny things happen in Platteville, because it is a very old town, and the fairies live in the woods near, and you may expect almost anything to take place if you happen to be there on a high day, or a holiday.

Father and Mother and Mark saw the parade.

They said, "I see Nan in the parade." Then they said, "It is Ann in the parade"; and, of course, they were right each time, because the Twins were both in it.

It was a long parade and had Boy Scouts and little ponies in it, and the florists threw out carnations and roses. It was a merry Fourth of July and every one was very, very happy.

"Dear me," said Mother, "if that was Nan, I shall go with her next time."

Father said, "If that was Ann, I will tell her she must not make herself so common."

"Where is Sammy Slow-Coach?" asked Mark, laughing.

Father and Mother and Mark rode home after the parade, but Nan and Ann went to the Park and heard the singing and speeches, and because they had been so accommodating the ladies offered them lemonade and a seat in the grandstand where they could see and hear everything.

By and by they walked about in the crowd, their little red, white and blue lunch baskets swinging on their arms.

They had loads of lunch, of course, for Mother always put it up that way, and by and by they met a dried-up little old man, and a dried-up little old woman and they offered to share their lunch with them, and have a real picnic.

The little dried-up old man laughed and jumped up onto his feet as suddenly as a corkscrew, and the little dried-up old woman got up and bowed and said as they lived in a little house right near the Park she begged to invite the Twins to have dinner with them. There was much laughing and shaking hands, of course, and the house was only a stone's throw away.

Off they all went together and spread out the picnic lunch, while the little old man and woman got milk and the biggest, finest doughnuts you ever saw!

There were portraits that smiled upon them from the walls and there were books everywhere and curios in cabinets, among them a little tin gondola from Venice that almost brought them bad luck, for the little old dried-up couple talked so much about their old home in Venice that the Twins al-

most forgot to go back to the park to see the ball game.

The little old man said,

"Put the rest of the lunch into the basket.
Be thrifty, please, before I ask it."

The little old woman said,

"Save a little every day,
To learn thrift is best, I say."

Nan and Ann said: "We are on the way to Thrift Town. We really mean to start to-morrow."

They had a wonderful day and in the evening there were fireworks, of course.

In some way they got separated from Sammy Slow-Coach and were just wondering how they would get home when the next lucky thing happened. The stranger who had asked them to ride in one of the floats said that the Mayor wanted to meet them to express his thanks for their help.

"Think of meeting a real live Mayor," whispered Nan.

"Think of a Mayor wanting to thank one," said Ann, breathlessly.

Now, the Mayor was very friendly, and when he heard that the Twins lived on a farm, he said, "I will drive you home in my own car if I can."

Think of riding home with a Mayor!

Just as they were talking about it, here came old Sammy Slow-Coach, wheel-barrow and all, and the Twins would not hurt his feelings for worlds. So, laughing and waving hands at the Mayor, they rode away.

Now, if the wheel-barrow had not broken down a mile from anywhere, the last lucky thing might never have happened.

The wheel came off and, of course, a wheel-barrow cannot be expected to go without a wheel. Sammy Slow-Coach said he would

take the wheel-barrow to be mended if the Twins would walk on home alone.

They sat down a few minutes to rest, for it had been a most exciting day, when the last lucky thing happened suddenly, without a bit of warning.

From the tree overhead a voice called:

"I am Fairy Thrift, you make me sigh,
You spoiled your dresses this Fourth of July."

The Twins peered up into the tree, but could see no one; then they looked down at their dresses, which were spotted and soiled, of course. Their pretty hats were dusty and their shoes were stubbed at the toes.

Said Fairy Thrift, "Now I suppose,
You never think to save your clothes,
And though you think it very funny,
I often talk of saving money."

"It is the Thrift Fairy," cried the Twins merrily. "Maybe you will take us on an

adventure to Thrift Town, for Father and Mother often tell us we should go there."

Said Fairy Thrift, "In every clime,
I give advice on SAVING TIME."

"Dear me!" cried the Twins in one breath. "Will we have to save time, too? Save clothes, save money. What else will we have to save before we arrive in Thrift Town?"

Fairy Thrift said, jumping about lightly from one branch of a tree to another:

"Though you're Twins who look quite bright,
I think you never save your light.
Save your fuel and your health,
Worth far more than fame or wealth."

The Twins giggled, but Fairy Thrift said: "This is no laughing matter. If you really want to start to Thrift Town, you must make up your mind to be very watchful and save even everyday things such as paper and string, and you must form the habit of mend-

ing and saving, and you will have to work out all kinds of problems in Thrift."

"Problems," said Nan and Ann excitedly. "How we do like to work out problems."

They actually forgot it was the Fourth of July!

They actually forgot they were still far away from home, and they talked on and on to the Thrift Fairy until they fell asleep. How they ever woke up at home in their own little beds was a mystery to them until Uncle Phil said in a mysterious way next day:

"Dear Twins, you gave us quite a fright,
We searched for you by lantern light."

The Twins giggled, as usual, and asked Uncle Phil if he had ever met Fairy Thrift.

His eyes twinkled as he said he thought he had met every fairy in the dells.

The Twins kept on thinking about Fairy Thrift and they wondered when he would

call, but they had had such an exciting Fourth of July from that time on, everything dated with them from the Fourth of July they spent in Platteville. They would say, "Oh, that happened before we rode in the parade on the Fourth of July," or "That happened after we rode in the parade on the Fourth of July."

When Mark put off a left-over firecracker almost under their very noses, they langhed good-naturedly, and when they talked about Fairy Thift to Mother, she said, "I wish that Fairy Thrift would teach you something."

Father said,

"We love you so, it does seem funny,
You're worth more than a mint of money."

Mark said,

"Money to give, and money to lend,
Money to earn and money to spend."

He asked who was a good catch, and tossed each of the Twins a round, shining, silver quarter.

They thanked Mark and said,

"We really wish we could buy a Bunny,
Hurrah! Hurrah! for a mint of money."

Father and Mother approved of their plans and said they would suggest ways of earning and saving next day.

Uncle Phil suggested,

"Off and away to bed please run;
A mint of money is lots of fun;
To-morrow you'll be a sleepy-head
If you don't spend some hours in bed."

The Twins ran up-stairs merrily singing:

"Ha, ha, ha, it is surely funny,
Soon we'll be worth a mint of money."

CHAPTER II.

THE VALUE OF MONEY.

"What is that?" asked Ann.
"What is that?" asked Nan.

They asked the question next day as they heard a tap-tap-tapping on the window pane, and a merry voice called out:

"I'm Fairy Thrift, please let me in,
You now can hear my merry din;
The battle against waste we'll win;
I'm Fairy Thrift, please let me in."

The Twins hurried to the window and let Fairy Thrift in, saying, "You are the most useful Fairy we know." To which Fairy Thrift replied, "There are other Fairies just as useful as I am."

Fairy Thrift continued, "All Fairies do not talk in rhyme as I do, but, of course, all Fairies can sing.

Ha, ha, ha, you'll think it funny,
I've come to ask, Do you value money?"

Nan and Ann said, "We do not know much about money, but we just love to learn things from a little Fairy like you. We will try to do as you tell us, for we certainly do want to learn how to earn money and save it, too."

Fairy Thrift danced this way and that way, and said,

"'To value money you must learn
'Tis one thing to spend and one to earn.
You may learn this to your sorrow,
Money it's not best to borrow.
It is a very thrifty way
To save some money to put away;
Still, I have not told you all,
Don't rob Peter to Pay Paul."

"'Rob Peter and pay Paul?' That sounds interesting," said the Twins in one breath. "What does that mean?"

Instead of answering their Question, Fairy Thrift asked another by saying,

"What would you do this very minute
If you had to earn, let's begin it."

So saying, without a single word of warning, he vanished, and Nan and Ann stared at each other out of wide-open eyes.

Nan said, "Let us pretend we just have to earn money to-day."

Ann said, "There is the strawberry patch." And wasn't it queer? At this very minute Father called, "I need helpers to-day; I need extra helpers in the strawberry bed; I need strawberry pickers, two cents a box."

"Two cents a box!" cried the Twins joyously. "We will make lots of money. We can pick boxes and boxes."

"If we work hard all day maybe we will earn a lot of money," said Ann, and Nan clapped her hands with delight.

"Don't count your chickens before they are hatched," said Mark, for he always liked to tease a little.

The Twins said, "We do not see any likeness between strawberries and chickens, but we suppose you mean by that saying we had better not count our money until we really earn it."

Off they went to the strawberry bed and were surprised to hear a great chattering and scolding in a tree overhead.

Said Fairy Thrift, "I have to scold,
For you are almost twelve years old;
You ought to do as you are told,
And put on aprons really old."

The Twins laughed and ran into the house and put on old, worn aprons so that strawberry stains would not matter. They found

it fun to pick the ripe, red berries, and run a race to see who would fill a box first.

Nan picked faster than Ann, but Mark came by and said no green berries must go in a box and no berries that were over-ripe, because they were all to be shipped away.

My! the sun grew hot!

My! the Twins' backs and fingers began to ache!

They drew their sun-bonnets over their faces and said, "We never appreciated a dish of strawberries to eat before. We believe we have to earn a thing to know the value of it."

Just then a bright yellow butterfly came by and the Twins just had to run for their butterfly net; and they never dreamed that the butterfly would lead them a chase over hill and dale, but they ran on and on and on until, tired and breathless, they came to the next farm.

The Twins were so hungry they did want dinner.

The farmer's wife had the reputation of being very stingy, but she called, "Come in and help me to-day and I will give you your dinner."

There were dishes piled on the table and floor; pans and kettles, and still some more.

The Twins began with a right good will to wash dishes.

My! how hard they worked, and how hot it was, for the farmer's wife had a big fire in the wood stove, and she was putting up strawberries.

By and by she said they had earned their dinner, though the Twins thought they had earned a great deal more.

After dinner they started home. "I wish I had my bike," said Ann. "I wish I had my pony," said Nan.

"At your service," said a boy with a pony cart who was driving along. Now, the Twins knew as well as you or I that they ought not to borrow from a stranger, or ride with a stranger; but the road was long and it was hot and dusty, and they wanted to get back to their own strawberry patch as soon as possible, so they climbed into the cart and Reckless Red, as the boy was called, drove on.

My! how that boy did drive!

My! how that pony did shy!

He was even afraid of his own shadow, and when a bee stung him the worst possible thing happened; and that right near their own farm house, so near that Father and Mother and Mark saw the whole thing. The pony ran away, turned over the cart and left the Twins in a helpless heap in the road.

"Are you hurt? Save the pieces!" shouted Reckless Red.

Nan bounded up and shouted, "I am O. K.!" But Ann got up more slowly and then fell back in a heap, limp and white, crying, "Oh, my ankle is hurt!"

Reckless Red meant well if he was careless, and he picked Ann right up in his strong arms and took her to the house.

"It is a sprained ankle," said Mark.

Father and Mother said, "We will get the doctor."

Mark ran to the telephone and Doctor Get-Well was soon on his way to bind up the sprained ankle.

Nan said, "Do you believe in unlucky days? We only earned two cents a piece and our dinner, and here was Father depending upon us and in such a hurry to get the berries picked."

Reckless Red was not bad at heart and he bounded down to the berry patch and helped Mark steadily.

Dr. Get-Well said, speaking of luck,

"Luck and pluck are in the game,
To me all days are much the same."

Ann had to lie curled up on the sofa a good deal and Nan sat beside her to console her for her ill luck. She said, "Just think how silly we were to chase that old butterfly, and we only earned two postage stamps."

It was at this very minute that Mother began to think about giving the Twins an allowance, and Father said it would be a capital idea, for it would teach them thrift and the value of money.

Mark had an allowance for some time, and he said, "You will soon learn if you spend for one thing you cannot have money to spend for another."

Mother said this was very true and she would help the Twins plan how to spend part of their allowance on useful things first.

Nan had to go down to the mail box alone now, and she said as she ran back into the house: "Oh, Ann, there was a cat sitting in our rural mail box!"

Ann said, "Did you bring it home with you?"

"Of course I did!" shouted Nan, throwing a catalogue, which she had called "cat" for short, into her Twin's lap.

"Oh, Bean, you are always playing a joke on me," said Ann.

The Twins often called each other "Bean" or any other silly thing that came into their heads, and the queer part of this was they always understood and responded to any name they took it into their heads to call each other.

Now, if Nan had not brought home the catalogue that day you might never have heard about the chambray dresses, one pink

and one blue, and how the Twins really began to save money.

In the catalogue were the most charming chambray dresses. "Just the thing for school!" exclaimed the Twins. "Just the thing! Let us dip into our allowance and send at once for the dresses — ten dollars each."

Mother smiled and said as Ann was laid up with her sprained ankle and Nan wanted to stay indoors with her most of the time, wouldn't it be much cheaper and better for them to make their own dresses?

As Mother always had something ahead, she went to her emergency box and took out pink and blue chambray—just enough for two dresses. She gave the Twins the material to start with.

My! what fun they had borrowing a neighbor's pattern and cutting out two simple little dresses.

Nan chose blue and Ann chose pink, and as luck would have it, the most surprising thing happened at noon.

Father came in and said, "I have a surprise for my Thrifty Twins."

"A surprise!" they shouted. "Do tell us about it."

Mark said, "I almost wish I was a girl to get a surprise, too."

Father said, "I want my girls to be thrifty, so I bought a little hand sewing-machine."

A sewing-machine on such a day! Could anything have happened nicer?

Mark helped them unbox the little machine and put it on a stand, and sure enough, when threaded, it ran by hand. They turned the wheel with one hand and guided the work with the other.

By evening the dresses were near enough done to put on, and the Twins cried:

"We can be thrifty as you would suppose,
We are really learning to make our clothes."

It was fun to make clothes with a good pattern and pretty material and a brand new sewing-machine, you may be sure!

It was then and there that the Twins whispered to Mother, and she smiled, too, for they had an idea that they could make Mark a fine silk shirt for his birthday.

The Twins said as they had saved money by not buying dresses, they could afford to buy some silk for Mark's shirt.

Mother told them that they would have to buy a pattern this time, and that it would take much longer to make a shirt than a simple apron dress. She said, too, that Mark was very particular about everything he wore and that the Twins would have to make button-holes and sew buttons on the shirt.

The Twins had busy little brains, and what do you think they decided to do next?

They decided that they wanted to earn some money, so they said they would open a Sewing School if Mother was willing.

Children from the farms near were delighted to come, and they paid a quarter for every lesson the Twins gave them.

Father said it was a splendid idea for the Twins to have something to do and to learn the value of money there was no better way than to earn some.

Soon the fame of the little hand sewing-machine went far and wide, and will you believe it, Mark was so pleased with his new silk shirt that he bought them another machine so they could both sew on the machines at the same time.

By the first of September they had earned six dollars and a quarter in their Sewing School.

Mark cried,

"Hurrah! Hurrah! for the Thrifty Twins!
Hurrah! Their saving now begins."

Nan and Ann were pleased you may be sure but just at this time they seemed to want to spend more money than they earned, and as they wanted to get a magic lantern they even borrowed five dollars from Mark.

Fairy Thrift came dancing in singing,

"You are apt to come to sorrow
If you now begin to borrow;
Think to-day and think to-morrow,
Stop a while before you borrow."

Fairy Thrift always gave good advice and she gave the children credit for making their own dresses.

The Twins were sorry by and by that they had borrowed money from Mark for borrowed money is hard to pay back, and the Magic Lantern was not a success and it had to go back and the firm did not refund all the money.

"Oh we see," said the Twins with interest.

The Twins were much interested in their allowance and they planned their school dresses, and school shoes, and hats.

They said to Fairy Thrift, "We are glad we met you," and Fairy Thrift replied,

"Nan and Ann, you think it funny,
You begin to see the value of money."

Nan said, "It helps one think of the value of money if he or she has to earn it."

Ann said, "It is really fun to keep accounts and see how far we can stretch a dollar to make it go."

Fairy Thrift danced about and said,

"You may do better, you may do worse,
It depends upon who handles the purse."

Nan and Ann said, "We do hope we may have a real adventure of some kind to-morrow."

Fairy Thrift shouted,

"What did you learn? What did you learn?
Don't spend every cent you earn;
Try to earn and try to save,
Is the best advice I gave."

The Fairy disappeared and the Twins went merrily to bed singing,

"You're a cute Fairy; we love you, honey.
We've learned about the value of money."

Now, wasn't it queer that evening that Father said to Mother, as he looked over his spectacles, "Do you think the Twins know anything about the value of money?"

Mother said, "I have lately put them on an allowance and I am sure they have begun to think about it."

Father said, "You know that old log house down in the pasture. I would like the Twins to have the experience of furnishing it, just as though they were going to live there."

Mother said, "We might ask Fairy Thrift to help them," and Mark laughed.

For several days after that it rained and rained and the Twins spent a good deal of time in-doors.

They planned out their allowance and Fairy Thrift asked them each to write a story about an old saying. He suggested that Nan write about this saying, "Money is a good servant," and he suggested that Ann write about the saying, "Wilful Waste Makes Woeful Want."

When Mother told them about Father's plan of furnishing the little log house, Nan's eyes grew big and round, and she said: "We will have to ride to town and go to every store to compare the prices of rugs, and stoves, and furniture."

Ann said, "It is such a big log house we will have to learn how to furnish a living room and a kitchen and a bed room. What fun it will be! After we get the little log house furnished perhaps we can spend a

night there." The Twins little dreamed at that time that they were going to spend many nights there! They could hardly wait until they had a chance to get to town.

"Don't buy the first thing you see," said Mother.

"Better just get prices and bring your note book home," said Father.

Mark said, "Don't forget to come home at all."

Fairy Thrift said nothing this time, but rode all the way with them tucked under the cushion fast asleep.

CHAPTER III.

INVESTING MONEY AND THE LITTLE LOG HOUSE

Just as they were getting toward town Fairy Thrift woke up and said,

"When investing money, I hope you'll try
To get good value for all that you buy."

The Twins were thrilled at the idea of being allowed to furnish the little log house, but Nan said, "We are not going to buy to-day; we are just going to look around." Ann said, "We are determined to get good value for all we buy."

They went from store to store and finally had these items in their note books:

1 Rug	$3.85
1 Table	2.75
2 Chairs	3.00
1 Lamp	1.75
1 Kitchen Stove	20.00
Tins for Kitchen	2.65

The Twins were quite pleased with their notes until evening came and Mother said,

"Why don't you save on the rug by making one of rags, they will cost nothing and I can let you start this very evening." "Agreed," cried the Twins and Mark got interested for he said, when the Little Log House was in order he might like to stop there sometimes with his own crowd when they came back from a fishing trip.

Mark suggested that a table made of a large dry-goods box would save the ex-

They Cut Rags and Wound Them Into Balls

pense of getting one, and Father said they might have the old piano box and put in shelves for a pantry cupboard. They thought perhaps some boxes would do for chairs.

They remembered they had not gone to the Second Hand store to look for a stove, so the next few weeks they plotted and planned and had a merry time. They cut rags and sewed the ends together and wound them into balls, and then they braided and sewed them into small rugs.

Fairy Thrift was happy and ran this way and that way and said, "You are investing money in health and happiness, now I wish you would learn a Thrift Song just to please me."

Nan and Ann said, "Tell us the tune and we will pick up the words by hearing you sing them over and over."

Fairy Thrift suggested, "Let us sing to the tune of 'Marching Through Georgia.'"

I.

"Thrifty are the girls and boys,
We're learning every day;
Thrifty are the girls and boys,
And this we sing and say,
Learn to save without delay,
There is no better way,
Into glad Thrift Town we're going.

CHORUS:

Hurrah! Hurrah! We'll sing another song.
Hurrah! Hurrah! We're now ten thousand strong.
With our money, we declare, we'll have a little care,
Into glad Thrift Town we're going.

II.

Thrifty are the girls and boys,
We'll save in little things;
Thrifty are the girls and boys,
For money soon takes wings.
Think a bit before you lend,
Think before you spend,
Into glad Thrift Town we're going."

Nan said, "I suppose we have travelled a few miles toward Thrift Town already."

Ann said, "Oh Fairy Thrift, tell us what Thrift Town will be like when we get there."

Fairy Thrift said,

"Close your eyes if you are wise,
I may give you a surprise."

So, off the whole party of youngsters trooped to buy the Talking Machine, and there sure enough was the very one at the very price they wanted. Six records came with the machine.

The purchase was soon made and the whole party went back to the Little Log House and played pieces to their heart's content.

That evening when every one else had gone home Uncle Phil came into the Little Log House and said, "I have something up my sleeve for Nan and Ann."

The Twins ran to him eagerly and perched on the arm of his chair. He said, "I am

going to give each of you twenty-five dollars and see at the end of six months what you have done with it."

The Twins were delighted of course.

Nan said, "I will buy a Treasury Savings Certificate. I can get a twenty-five dollar certificate from our own Post Master for twenty dollars and fifty cents, then in five years it will be worth twenty-five dollars."

Ann said, "I will put my twenty-five dollars in the savings department in the bank and it will bring interest and I will try to save a little and add to it whenever I can."

Uncle Phil approved of their plans and laughed, for usually the Twins liked to do exactly the same thing but once in a while they liked to do something different.

Uncle Phil said it was sensible to save some money instead of spending it all. He said, "You will read some day in the Good Book that there is a 'Time for everything under

the sun,' and so there is a time to spend money as well as a time to save it, but when you do invest it you want to be sure you put it in a safe place."

He added,

"I am very glad the present I gave,
I hope you'll have ambition to save.
Try to save and try to earn,
If thrifty habits you would learn."

Uncle Phil and the twins started merrily home together.

Nan had tucked the twenty-five dollars safely away in her little bag, and Ann thought she had tucked hers in her apron pocket, but when they undressed that night the most distressing thing happened:

Ann's twenty-five dollars were nowhere to be found!

They went back to the Little Log House by lantern light and searched every bit of the

way. They did not know that it was useless to keep looking for the money as a small boy at that very minute held it in his hand and said to himself, "Finding is keeping." It was a long, long time before the Twins knew what had become of the money.

Mother told Ann she should have been more careful, but Uncle Phil never scolded, but suggested now that the Twins open a joint account in the savings bank, which they did.

The Twins said, "If we could save between us a dollar a week and add to the twenty-five dollars, at the end of a year we would have seventy-seven dollars, and interest and that would soon bring our money up to a hundred dollars."

What fun they had plotting and planning about money and what a jolly time all the children had in the Little Log House with their merry games and Talking Machine.

Fairy Thrift danced about on tip-toe and said,

"When you have money to invest,
Take your elder's advice, for that is best;
You can be careful if you choose,
And money you should never lose."

Ann cried as she thought of losing twenty-five dollars, it was so much money for a small girl to lose.

The Twins begged to be allowed to sleep one night in the Little Log House before they had to start to school, and Mother was willing if Mark would stay with them. They packed their picnic baskets and when they got there had a real feast on their oil-cloth table, and then they sat out in the moonlight and told stories.

Nan said, "I see some one coming up the path."

Ann said, "He carries a pack on his back."

Mark loved to tease the Twins and suggested. "Is it the Sandman? Is it Santa Claus?"

The figure came closer and said in a sing-song kind of way,

"A merry Peddler knows no lack,
He always carries on his back
A very neat and useful pack.
Of knowledge, too, he has a stack.
Heigho for the Peddler and his pack."

Now, wasn't it queer that the Peddler sat down beside them and told them many silly and unsafe ways of investing money and getting rich quick in schemes they knew nothing about, and he begged the children to lend him a little, even a few dollars so he could show them how to make money grow.

His talk was so interesting the Twins wanted to hear more and even wished they had their lost twenty-five dollars to lend the Peddler.

When the Persistent Peddler was gone Mark said, "Even Sammy Slow-Coach would not trust a Peddler, never give or lend money to strangers unless you are perfectly willing to lose it. 'Look Before You Leap,' is a very good motto for every one."

The children turned in, as they called going to bed, and had a fine sleep and woke and took a swim before breakfast.

As luck would have it the Twins were always glad after that, they did not start to Platteville to school that day for a letter came that was very important to them all.

The next day Mother received a letter from great Aunt Matilda way out west in Seattle begging her to come at once for a visit. Now, Mother never went for a visit *anywhere,* but she was not well and Father begged her to wire at once that she would accept the invitation.

Mark said, "Is she the great Aunt who is so

very, very rich and who keeps such a tight hold on her purse string?"

Nan and Ann hugged Mother and said, "Oh, Mother, do you really, truly want to go so far away?"

Mother had a hard time to make up her mind to leave the little family, but she was happy as could be, when it was decided that she was to go on a real holiday for a month, and the Twins ran errands for her and Mark brought down an old trunk from the attic, that had not been used for ever so long, and every one was brave and happy and every one wanted Mother to have a good time.

Nan and Ann walked to town and came back with a mysterious looking package. Mother opened the package and said, "What thoughtful children, I will think of you now every morning when I look to see what time it is, and I will think of you every evening when I wind my little travelling clock, and I will think of you also every hour of the day."

Mark had a surprise for Mother, too. He went to town and bought her ticket out of his own money. Father bought her a new suit and travelling bag and Mother looked as young and merry as a girl, for it had been years since she had a real holiday.

Very soon Mother was ready to start on her journey and they all went to the station to see her off, and Mother's last words were, "Don't forget to write. I expect a long letter from each one of you every week, and just think a month has only four weeks in it after all, just think how quickly the time will pass." (Which shows Mother was almost homesick before she started.) Mother called from the window, "Be good and mind Father every day."

The train started and with many cries of "Good bye, good bye, have a good time, send us postal cards." Mother and her little family were separated as luck would have it for a long, long time.

Father said, "Of course, we will miss Mother, but we must think how much good the change will do her and we will all be as busy as can be, and after all a month has only thirty-one days in it." (Which shows that Father was homesick for Mother already when he was counting the days she would be gone.)

"September has only thirty days," said Mark thoughtfully, and the Twins said, "We will have thirty days to try some of the Thrift Projects we were talking about." They had to swallow hard and often to keep from crying.

Why the accident had to happen on that day of all days in the year they never knew, but Father fell from the barn roof and broke his leg and was badly hurt beside. This meant much excitement for everyone and Mark wanted to wire Mother to come back at once, but Father said, "If any one lets a word of this get to Mother I will chop him

fine as mince meat," and they all knew that Father was not joking this time.

Nan stared at Ann and said, "Mother away, Father in bed with a broken leg. WHAT SHALL WE DO?"

Mark said, "It never rains but it pours," and Sammy Slow-Coach said, "Troubles never come singly."

Father was the most cheerful one of the party and that evening when Mark suggested a Thrift Project he became quite merry and helped the children with their plans.

Mark said, "Just for fun and for experience, suppose for the month of September we close the big house, and go and live in the Little Log House and figure up what we save by living a very simple life."

"The Little Log House, the Little Log House, oh Father, do please let us go and live in the Little Log House," said the Twins excitedly.

Father said, "It makes me think of a camping trip and I don't mind, but in slang words, 'Just what is the big idea?' "

Mark said weather in the fall was chilly and they could plan to save light and fuel and there would be less work to do, to keep house in a little place.

Now wasn't it strange that very week there was a fire in the wheat fields and everything on the farm went at sixes and sevens, and wasn't it strange that just as the family lost so much money and felt that the bottom was knocked out of everything Mr. Griswold came to rent the farm? Father decided that Mark must be right, they would have to save and go into the Little Log House to live and no joke about it either.

"Hurrah! hurrah!" cried the Twins, "Hurrah for the Little Log House, Hurrah for the Griswold Twins, Hurrah for Moving Day!"

Did they have fun moving? Well, I guess they did, and Father advised them, "Not one

word of this to Mother, not a word of our troubles, she must enjoy her holiday."

At last they were safely moved and a cheerful fire crackled in the big fireplace.

Father said this would never do, and as they had so much trouble with the joint-letter perhaps they had better try to write each of them to Mother. It was harder than you can imagine to write that first letter to Mother and never to mention any of their troubles. They must not tell her they had moved, and everything they wanted to say seemed to bring that up in their minds.

It took nearly all the evening to compose those letters and they passed them around to be sure no one had said anything they wanted to keep still about. It took much erasing, and writing, and re-writing, and finally four cheerful letters were ready to mail to Mother.

Next day, Mark took the Twins aside and said, "Father has lost a great deal of money

and the crops are poor and we have hardly anything to live on but the rent of the farm, now I for one will go to work, but you must go to school."

Nan and Ann looked sober, but brightened up saying, "You forget Mark, we have an allowance."

Mark said, "You little silly things, where did the allowance come from? Of course, it stops and we must not bother either Father or Mother with any of these things. If you can get any work to do after school it will help, and we will keep no help but Sammy Slow-Coach, and you girls will have to keep house as well as you can. No telling we may have to stay in the Little Log House all winter. We must count every penny."

The Twins decided to go to the little country school a quarter of a mile away instead of going to Platteville, for they said they could walk to school and wear plainer dresses, and

get home quicker to get supper and everything seemed to point that way.

Fairy Thrift suggested,

"Do be thrifty now, I say,
Take up your ashes every day."

He said a fire would burn much better with plenty of draft and would have more draft if the ashes were taken up every day, and also suggested that they put ashes on the fire to bank it up and keep it at night.

The birds sang around the Little Log House and the children had such a good time in the country and learned so many new things that they were really happy.

It was about this time that all the children were talking about Halloween and the golden pumpkins were piled up in the fields.

Nan and Ann wanted to give a Halloween party and Father said, they could if they would plan some cheap refreshments.

The Twins talked to Fairy Thrift and plotted and planned for days, and days, to see how they could afford to give a Hallo-ween Party.

Every one was happy. Father said, "How much of Thrift my children are learning and how I do enjoy having time to write."

Ann said, "We can roast apples for we have plenty of apples from our own trees in the orchard."

They wanted a real sit-down supper party and they studied it over and over.

Mark suggested, "Let us have a Hard Times Party, and ask all the children to come in their oldest clothes, and ask them all to bring one article for supper."

No sooner said than done, and the Twins were happier than they had been since Mother left.

They wrote Mother they were going to have a Hard Times Party in the Little Log House for fun.

Mother sent cute invitations and they invited all the children in the country school to come.

On the very day of the party a box came from Mother with little Halloween candy boxes, shaped like cats, and witches, and every one of the boxes was filled with candy of course.

Sammy Slow-Coach said such a big party would have to eat on their laps or out of their baskets, picnic style.

Mark thought of something better. He said they would put a lot of boxes together and cover them with brown paper and pin on the cover gay autumn leaves. A candy box stood at each place.

All the children were excited as they trooped in and said, "What did you bring in

your basket? What did you bring in your basket?"

The Griswold Twins were shy in a crowd and they stood in the corner and said, "We brought pickles!"

Susy Save A-Bit answered, "Pickles," and Polly Prim said, "I brought Dill Pickles," and Wasteful Will said, "I bought spiced pickles."

Eager Ed and Thoughtless Ted said, "We brought a bottle of pickles," and soon they were merry with laughter.

Father said, "All you children must have met Peter Piper with his pack of pickled peppers."

Now, wasn't it absurd that three-fourths of the children brought pickles and one-fourth brought candy to the Halloween Party? It looked for a while as though it would be a Hard Times Party sure enough.

They made merry anyway and Fairy Thrift said it would have been more thrifty, of course, to have asked each child what he would bring.

Sammy Slow-Coach cut bread for sandwiches and he had some peanut butter put away for a time like this, and he had a jar of lemonade ready, and the children passed pickles every few minutes and roasted apples and sat by the firelight and told stories, and did Halloween stunts.

Father said, "In England years ago Halloween was called 'Nut-Crack Night.'" He said the Druids kept Halloween 2,000 years ago. They tried to keep fires all the year as they worshipped the Sun-god, and they kept fires burning in his honor.

They all begged Father to tell them a Ghost Story, but he said Sammy Slow-Coach might tell a better one than he could, and Sammy said that Mark could tell a better one,

and every one called for a Ghost Story for they said that would be just the thing for Halloween.

Nan and Ann said it was a Hard Times Party about the pickles and now it looked as though it would be a Hard Times Party about getting any one to tell a Ghost Story.

Just then, there was heard a rattling and a stumbling sound as though some one were coming along in the dark.

They grew still and wondered was it a Ghost, as some one tapped on the window pane.

Then, with a merry laugh Uncle Phil, the real Family Story-Teller, came in. When he was asked for a Ghost Story he said:

> I'm a story-teller for the reason,
> I know a story for every season."

He went on to say he felt as familiar with ghosts as with boys and girls.

"Did you ever see a ghost?" whispered the children as they crowded around him.

The story seemed so very real and the Ghost's cry so real that all the children at the Hard Times party cried, "Oh, oh, oh, was that a true story?"

Uncle Phil said, "Well, I guess if I scared you all that was a pretty good Ghost story after all."

They said, "Was that the end? Surely that could not have been the end of the Gentle Ghost. That is no way at all for a Ghost Story to end."

The children hung on Uncle Phil and asked him for another story of course.

"It will be Hard Times for me if I have to stay here and tell stories all night long. I will tell one story. Once upon a time a pumpkin began to grow and grow, and grow. It grew bigger, and bigger, and bigger, and out sprang Peter Pumpkin-

Eater's Wife and she said, 'I will now go to the grand ball and I will have this pumpkin for my coach.' "

At this very minute in the telling of the story out came a boy drawing a cart with a pumpkin and a pretty girl in it. All the children cried, "Hurrah, hurrah for Peter Pumpkin-Eater and his Wife, what a surprise for us all!"

Now the most delightful surprise of all was that Uncle Phil had dropped a fortune for each one in the big pumpkin.

The fortunes were in little envelopes and suggested pleasant things as:

> To-morrow you'll be feeling better,
> You will get a pleasant letter.

Another fortune said,

> To-morrow you will dance and sing,
> And you may get a new gold ring.

The children had so much fun over their fortunes that they turned around to thank

Uncle Phil, but he had gone and Sammy Slow-Coach said almost anything might happen on a night like this because it was Halloween.

The children all laughed about the Gentle Ghost howling so loud that it scared them all, and they said no matter how thrifty this Ghost was, he surely could not object to their

roasting apples by the fire they gathered. for they had all gathered the twigs that made the fire.

They told fortunes by cards and peeled apples and threw the peeling three times round their heads to see what the letters were and to see if they spelled the initials of the one they were to marry. They all played games and had a merry time indeed.

They had so many pickles left that they said,

"We have enough pickles to open a store,
We've baskets and baskets and still some more."

Some one cried, "Oh, oh, oh," and they knew it was Uncle Phil laughing at them and playing he was the Gentle Ghost.

That night as Nan and Ann lay snugly curled up in bed they said, "How we do miss Mother, and how we do wish she could come home soon. We wonder if she misses us as much as we miss her?"

Fairy Thrift said,

"Tell me one thing, tell me true,
Didn"t your mother overdo?
Didn't she visit to save her health?
Isn't her health worth more than wealth?"

The Twins answered, "Yes, indeed, we do want our dear Mother to stay away until she is well and strong and we will not write a single selfish thing in a letter to bring her home.

Father said,

"Listen, now, to my advice,
Show me a labor-saving device."

The Twins went and rolled in the tray-wagon. They said, "This little tray-wagon saves us much time for we set away the dishes from the entire table on the tray and roll everything out to the kitchen at once, think of all the steps we save in not taking only two dishes off the table at one time?

Mark said, "An egg-beater saves time instead of our using a fork to beat eggs, and

we do such wonderful things as washing, and heating, and cooling, by electricity."

The next evening there was heard a persistent knocking at the door of the Little Log House. Mark went to open the door and there stood the Persistent Peddler. He begged for a night's lodging and Father said he could sleep in the tent outside with Sammy Slow-Coach for one night.

The Persistent Peddler said,

"I have told this story once or twice,
Did you speak of a labor-saving device?"

Out from his mysterious pack he took a paper clip and showed how he could best make a neat little round hole in a pile of papers, so they could have a cord hung in them and hang them up, and all this was done with one motion. Father said he would have to buy the wonderful paper clip.

Out from the wonderful pack came so many labor-saving devices that the Twins

grew wide-eyed and Mark said, "It would take a pile of money to buy all these things and much time to learn to use them all."

The Persistent Peddler had an argument for the use of everything.

Fairy Thrift peeped in the window and called merrily,

"Says Fairy Thrift, 'I hope you'll agree
Not to purchase everything you see.'"

The Persistent Pedler did not like Fairies at all and he shook his fist at the Fairy and said,

"Your advice sounds rather funny,
For saving time is saving money."

This sounded much like the advice that Father had been giving the Twins.

There is always something mysterious about a Peddler's pack; it makes one naturally think of Santa Claus' pack full of presents and the Sandman's pack full of sand, and

Mark Opened the Door and There Stood the Peddler

of course when you look at a pack you always wonder what will come out of it next.

The next thing that the Peddler took out of his pack was a brand new alarm clock and he turned to Mark and said,

"It is second-hand, you understand,
But the finest alarm clock in the land;
For one dollar I'll sell to you
This alarm clock good as new."

Now Mark really did not need an alarm clock to get him up early in the morning, and he did not stop to think whether it was wise or not to buy from a Peddler, so he bought the clock and put his hand in his pocket and drew out a round, shining silver dollar. Then the Peddler turned to the Twins and took out of his pack a book called, "The Room In Order." He said, "This is a truly wonderful book and will teach you to 'Have a place for everything and everything in place.' If a thing is in place it will save you much time looking for it."

Unwisely, the Twins went to their little tin bank and took out all the pennies they had saved for a long, long time.

They paid the Peddler all their pennies, which amounted to a dollar and a quarter and they bought the book just because the Peddler recommended it.

How long the Persistent Peddler would have continued to take things out of his pack I cannot imagine if he had not taken out a tiny little gold watch and said, "This tiny little watch has a story to tell."

"Do tell us the story," cried the Twins excitedly.

The Persistent Peddler cocked one eye and turned his head to one side and said, "Once upon a time, there was a pair of Twins who were never on time anywhere, late at breakfast, dinner and supper, late to church, and late to school, and all because they had nothing about them to remind them of the time."

My! but the Persistent Peddler was a good story-teller!

He said as he looked at the little watch,

"Tick, tick, tick, goes each minute,
A useful thing you can do in it."

One day the Twins' Father brought them a ting wrist watch and he said they might take turns wearing it, and they did take turns wearing it turn and turn about, and after that they were on time to breakfast, and dinner, and supper, and on time to church, and school. They saved their own time and other people's time and they learned many useful lessons and were known everywhere as the "On-Time Twins." They kept their house in order and used labor-saving and time-saving devices.

At this very minute Sammy Slow-Coach came in to make Father comfortable for the night and the Persistent Peddler went out to the tent. He laid the little gold watch

temptingly on the table. The Twins set the table to be ready for breakfast and Mark set his alarm clock, and they all did everything they could to get ready for an early start next morning.

The Twins planned to get up early to read their new book, "The Room In Order."

They all got up next day much earlier than they had expected for Mark set the alarm clock wrong and it went off at four o'clock instead of six and every one got wide awake and they all got to laughing and scolding at once.

Sammy Slow-Coach came to see what was the matter and said, "The Persistent Peddler done gone away, and my good overcoat done gone too!"

The Twins looked about the house. The little gold watch he showed them was gone, and a silver vase and there was just no telling what else might be found missing later in the day.

Sammy Slow-Coach said for once he would lose no time, but saddle the old gray mare and ride after the Peddler and recover the lost things.

When the Twins were going to sleep, Nan said, "I do wonder if Sammy Slow-Coach can ever hope to catch the Persistent Peddler?"

They did not know then that Sammy Slow-Coach would find his coat in a place where he had left it, and that the silver vase would show up too next day.

CHAPTER IV.

SAVING CLOTHES. THE WONDERFUL TRUNK

The old horsehair trunk in Great Aunt Matilda's garret stood in the corner where no sunlight ever came. It spoke in a low voice and said,

"How many years, do you suppose,
I will have to hide these clothes?"

The big packing trunk in the other corner said, "I get opened every few months and the clothes I hold are taken out and aired and put back again. It is so good to get a breath of air."

"What are you talking about?" said the steamer trunk. "What do you know about

air? I have seen more than any of you possibly could see for I have been twice across the ocean."

The leather trunk took part in the talk now and said,

"I am old-fashioned, I suppose,
Still I hold some pretty clothes."

A little mouse came out to hear the talk and once the horsehair trunk thought he heard a creak as though there were steps on the stairs. He said, "I would be so excited if some one were to come up to this old garret."

The horsehair trunk did hear a step on the stairs, and he did hear some keys jingle and the footsteps were coming nearer and nearer every minute.

A merry voice called, "Oh my! what a dusty old garret. Some of this dust seems to have been here for ages. I will wipe the dust off this old horsehair trunk. Let me see,

Great Aunt Matilda said I was to look in the black trunk for her scarf."

"I wonder which trunk I must unlock, why it must be this very horsehair trunk after all, the very trunk I am dusting. I will try these keys, perhaps this trunk will open with the key tied with yellow, faded ribbon; yes, it opens easily, and I will have much fun exploring."

"I will have fun, too," whispered the horsehair trunk. It wanted to shout, but was afraid of frightening Mother.

Did they have fun do you suppose, Mother and the horsehair trunk in the garret? They had so much fun I can never tell about it all. Out came Aunt Matilda's great great grandmother's dresses, funny, old-fashioned and queer and out came the most comical old bonnets.

Now, if it had not been raining and if Great Aunt Matilda had not been asleep as

Mother supposed for the whole afternoon, I suppose Mother never would have thought of such a thing as dressing up in those funny old clothes, but every fluffy silk dress and every pretty scarf seemed to say, "Put me on, put me on." Every old-fashioned cape and bonnet seemed to say, "Put me on, put me on."

There was a long mirror hanging on the garret wall and it fairly trembled with excitement to see what would happen next.

Mother put on a red silk dress with a hoop skirt and long train and she put a lace scarf on her shoulders and put on a cute little poke bonnet with roses under the brim. She took out next a faded pink parasol and began to walk up and down.

"She is beautiful," whispered the mirror, "she looks like a girl again."

"I hear other footsteps, slow, heavy footsteps," sighed the horsehair trunk, but no one

paid any attention until a voice cried, "You look like my dear Mother, come here and let me kiss you."

Great Aunt Matilda had come up to the garret and caught Mother trying on those funny old-fashioned clothes.

Mother was so ashamed to be caught playing like a child that she sat down on a steamer trunk and two tears trickled down her cheeks. "Bless my soul, you must be homesick," cried Great Aunt Matilda, sitting down beside her. Then she went on to say, "Dear, here is my last party dress, and here is my Mother's wedding dress, let us go on a voyage of discovery and unpack the whole trunk and see what we can find. "

Soon they were as merry as Nan and Ann would have been and Aunt Matilda found a box of silk pieces and said, "We will begin at once and make two silk quilts for the girls,

you will start one and I will start the other and we will run a race."

Then Aunt Matilda had a great idea. She said, "Do you suppose the Twins would enjoy some of these clothes when they give the little plays you tell about? Do you suppose they would like me to send a whole trunk full of old-fashioned things?"

Mother said, "They love surprises and I am sure it would be a great surprise."

The two sat together and sorted and packed clothes and when they went down stairs there was great excitement in the garret.

"Going on a journey. Who will be chosen?" cried the trunks in happy chorus, and will you believe it, the old horsehair trunk was the one selected after all!

This shows we never can tell what delightful things will happen to us even after years and years.

Down came the horsehair trunk ready for its journey and oh, the quaint things that came out of it!

Great Aunt Matilda said, "I will write the letter to the Twins myself." She wrote,

Dear Twins:

I am enjoying your Mother's visit so much, and to-day we went exploring in an old garret. I had sent your Mother up ahead of me, and will you believe it she just pretended she was a child, and she dressed up in some old-fashioned clothes, and she looked just beautiful.

Mother's dressing up gave me the idea that maybe you would enjoy dressing up too when you give little plays at school or home. Anyway, now the trunk is packed and ready to go.

Are you thrifty, Ann?

Are you thrifty, Nan? If so, perhaps to please me, you will each try to make one dress

for yourselves out of the clothes I send, and have your picture taken so I can see how smart you are.

Your pictures taken this way will please Mother and me very much for I intend to keep her ALL WINTER.

In the spring when she returns, I may also come to make a visit. In the meantime Mother and I found something in the trunk out of which we are going to make a surprise.

Now, thrifty little Nan and Ann,
Have all the happiness you can!

Write to

Your loving Aunt Matilda.

It is strange how much brightness and darkness a letter may contain. The Twins were wild with delight over the idea of the clothes, but that one sentence, "I intend to keep her all winter," made the family gasp, for they had thought a month was all that Mother would possibly stay.

"She cannot mean to stay so long," said Father.

Mark said, "She would come on the next train if she knew you had a broken leg."

The Twins wept softly into their tiny pocket handkerchiefs, but Mark said, "Cheer up, the trunk will be a surprise. Cheer up, the worst is yet to come," and his silly talk made them all feel better in spite of themselves.

When the trunk came what a happy time they had. There were wool dresses and silk dresses and old bonnets and fans and feathers. The Twins dressed up to surprise Father and it was fun to find a suit that some boy had used in a fancy-dress party and they made Mark wear it, powdered wig and all.

My! that wonderful trunk! It held treasures untold!

Mark gave a great "whoop" as they dived down in the very bottom of the trunk and took out a pair of rubber boots in fine condition, though a bit stiff with age. They were just the very thing he needed.

"Here comes my winter coat!" cried Ann, "I will get a pattern and turn this cape into a coat."

"Here is my new sleeping robe!" cried Nan, "I will make a sleeping robe from this blanket."

Now, will you believe it? There were shoes and slippers that fitted,

CHAPTER V.

SAVING EVERY-DAY THINGS AND A MERRY CHRISTMAS

"Merry Christmas," cried the Twins to wake each other every morning in December.

"Will we have a Merry Christmas with Father laid up and Mother away I wonder?" asked Nan, and Ann said, "We will try to have a Merry Christmas anyway, and just think how few days are left in December, the first week has gone already."

"Merry Christmas," cried Uncle Phil, coming in unexpectedly for breakfast. He often came in as a surprise and he often brought surprising things for the Twins.

To-day he brought sheets and sheets of gay colored tissue paper and balls and balls of

string and many pretty paper and glass decorations for a Christmas Tree.

He said, "The time has come to make Christmas gifts, of course."

Mark said to Uncle Phil in a whisper that he wanted him to come down to the farm and see what he was making for the Twins. Father said,

> "Christmas secrets are in the air,
> Christmas magic is everywhere."

Those were busy days, for every one and the wonderful trunk was often opened and every one was so intent on the making of Christmas gifts for Mother and Aunt Matilda that they thought very little about themselves.

Then one day there came a mysterious letter.

The Twins tore open the envelope eagerly and out came a check for twenty-six dollars,

and a piece of paper saying, "I am the Bad Little Boy who found and kept your money so long. I send it back with interest of one dollar, and I hope you will excuse me. I wish you a Merry Christmas."

"Mysterious," said Nan.

"Very mysterious," said Ann.

"Altogether too mysterious," said Mark.

Uncle Phil said, "How will you ever find the Bad Little Boy to thank him?"

How indeed could they find him?

The Expressman you know is very busy at this time of year and wasn't it exciting that he should come at this very hour, with the long delayed box from Mother and Aunt Matilda!

Everybody wanted to help open it at once, and everybody wanted to talk at once, and up flew the lid and out came lovely gifts for

everybody. Even Sammy Slow-Coach was remembered.

Mother wrote a Merry Christmas letter, and Aunt Matilda wrote a Merry Christmas letter, and every one was very, very merry.

Slowly the winter passed, with many hard days.

Father felt worse and it put him in a gloomy mood, and Mark got a sliver in his foot and walked lame, and no letter came from Mother, though they were looking for one, and the Twins all of a sudden felt as though they would explode. They cried, "Work, and work, and work and no fun anywhere."

Just then, Sammy Slow-Coach came along and he was always good natured. He saw things seemed to be going wrong in the Little Log House, so he said, "Something pleasant will come to you—all I reckon, for to-morrow will be Valentine's Day."

"Valentine's Day!" shouted the Twins. "We had forgotten all about Valentine's Day. We must sit down at once and make some Valentines."

They had plenty of bright paper, and pictures, and paste, and made pretty valentines.

At last, the Twins said, "We now have ten valentines to send and we wonder how many we will get to-morrow."

They never thought of one person who would send them a valentine and they never thought of the words that would be written upon it, instead of a verse.

The Twins received many valentines next day. They all had a happy day and everything began to come out right. Father was able to take a few steps for the first time and declared that he would soon be well, and Mark won the prize on a plan he had drawn, and Sammy Slow-Coach brought a long yellow envelope in, that contained a fortune.

You never could guess what good luck came in the long, yellow envelope. In the envelope was a letter that said oil had been struck on Father's land out west.

"What does it mean?" said Father. "All our good luck comes at once." "What does it mean?" asked Mark. "It means that we can all go back to our own home and hire a special train and go and get Mother home."

"Mother home, Mother home," shouted the Twins, and they danced a hornpipe.

They had a merry time planning to move back into the farm house.

They decided to move back the very first day that Father felt able.

Father said, "I am thankful for my thrifty children. We never could have gotten along so well I am sure if we had not all been thrifty and all pulled together. It is a fine lesson anyway that we have learned to save. It helps us and we can teach other people, too."

Mark said, "We have learned to save our money, health, clothes and energy, and to be happy in doing our duty." The Twins said, "We never would have learned all these lessons without Fairy Thrift, and we are going to keep right on our way to Thrift Town. We have not yet formed all the Thrift Habits

we can and we have not worked out many Thrift Problems."

A letter came from Mother saying, "I will be home the first of April and Great Aunt Matilda will come with me."

They were all happy you may be sure, and cried, "That settles it, we shall certainly move back home before the first of April."

Father said as they had kept all their troubles from Mother, they would not write of the good fortune either, but keep that as a fine surprise when she got home.

Just then they heard the "Tinkle, tinkle, tinkle" of the telephone and Father called, "Come, answer the telephone, please."

Nan was first at the telephone and she heard Uncle Phil say, "I just called up to tell Father I have been promoted to a better position." He added, "Luck and Pluck will win

the game." He said he would soon be over, and take the Twins for a hike.

When Uncle Phil came in, he said he wanted some paper bags. Nan said, "I have some saved," and when he wanted some string Ann said, "I saved some yesterday," he laughed and said, "You must have been to Thrift Town."

He went on,

"Good advice once I gave,
Form a habit now to save;
If you do a thing, it's true,
Easier the next time to do."

Uncle Phil said, "Long ago I formed the habit of being cheerful and so I smile, and joke, and sing, every day rain or shine."

Father and Mark always loved to have Uncle Phil come, because he was so happy, and the Twins could hardly wait when they knew he was coming, for they loved his merry jokes.

They had saved some wax paper for their lunch, and they had saved their Fourth of July lunch baskets, and soon they were ready to start.

Father said, "Be sure to have an adventure."

Mark said, "Be sure to save something to bring home."

They started out merrily, but soon Ann said, "Why, Uncle Phil, this is not the road to the woods, this road leads to the back of our own farm."

Nan said, "Why, Uncle Phil, we are going the wrong way."

Uncle Phil said, "What funny notions you Twins have!" Then he added with a twinkle in his merry eyes, "Who is to put this farm in order inside and out, if we do not do it? I let Mark into the secret and soon he will join us, but we really must think of saving

the fruit trees, we must give them some support and spray them to keep off insects and we must set out new trees, too, this spring."

The Twins entered into the spirit of it all and said, "We will play a Thrift Game with you and we think you are awfully good and kind to help us."

Uncle Phil said,

"Think a while before we commence,
Who will think to mend the fence?"

They had to mend the fences so the animals would not get out and Uncle Phil reminded the children when we save animals we save food. He said they must plan to save animals, fruits, nuts, vegetables and plants.

When it came time for lunch Uncle Phil had a real surprise for them. He had a long, narrow bundle and suggested that they all

cut the strings. They did so, and took out a big out-door umbrella. They shouted,

"Uncle Phil you're a jolly fellow,
Hurrah, hurrah for the big umbrella."

They set the umbrella on a stand and piled boxes around it for a feast. They had big appetites for it was fun they always thought to eat out doors.

They threw crumbs to the birds and said, "It is so good to be home again and so good to have spring come."

Just then the Griswold Twins and Eager Ed and Thoughtless Ted came by and stopped to see what the Twins were doing. They wanted to sit under the wonderful big umbrella, too.

Next, Uncle Phil mixed some paint and they all went to work with a will and painted the fence.

There in the Kitchen Stood a Big Fat Mammy

Nan and Ann said, "We will have to get supper when we get back to the Little Log House, for once we wish we had a colored Mammy for a cook."

They did not know that a surprise awaited them.

They did not know that there was a real old Mammy cooking at this very minute in the Little Log House!

They cried out with surprise when they got home and found a table set and there was a smell like supper cooking hot. There in the kitchen, stood a big fat Mammy, a real colored cook!

Father explained that Mother and Aunt Matilda were coming next week and they had sent their own cook Aunt Rachel ahead of them as she had a friend coming to the next farm.

Aunt Rachel called every one "Honey" and she stirred up this dish and that dish, and made everything taste delicious.

She wore a kerchief and red bandana on her head.

Aunt Rachel was ready to help them all move next day.

The Twins said, "Father, we will tell you what we did today." Father was pleased and said, "I believe Uncle Phil put you up to it."

My! what a fine supper they had!

My! how they enjoyed Aunt Rachel's cooking!

My! what appetites they had from working out doors!

How good it seemed next morning to have someone get up early and get breakfast ready and every one was happy at the prospect of getting home.

Did you ever take part in moving day?

Did you ever help in moving?

Everything was excitement and confusion and Sammy Slow-Coach and Mark packed things in the old lumber wagon, and Father and Uncle Phil planned that it would be best to move and fix up one room at a time, so they worked together all day long.

"We shall always love the Little Log House anyway," said the Twins, "but we are glad to be home again."

"It does seem fine to see you all at home again and Father with a new fortune and getting well into the bargain, and here is Aunt Rachel to cook for us and we all have been so thrifty we should have, I think, now one grand holiday, for,

"All work and no play,
Makes a grumbler every day."

"What shall we do on our holiday, have a picnic?" suggested the Twins.

"Have a dance," said Mark.

"Have a party," said Father.

Susy-Save-A-Bit suggested that they have a pot-luck supper, and Betty-Behind-Hand suggested they take a tramp in the woods.

Uncle Phil said, "Not one of you has guessed what we had better do for SOMETHING is coming to town!"

"A circus, a circus, a circus is coming," shouted the Twins.

They said, "We read the signs and we know a circus is coming. "Greatest show on earth, fourteen elephants," said Mark laughing. "Living statuary," shouted the Twins. "Oh, Uncle Phil, do please take us to the circus. Do promise that we can go to the circus."

"Well," said Uncle Phil, "Every one get busy now and count your money for a ticket for each one with a reserved seat is seventy-five cents."

As luck would have it, every one had saved at least seventy-five cents except Betty, and Susy said she would lend her enough for her ticket.

Uncle Phil loved to surprise everybody, so suddenly without a single bit of warning he shook his coat pocket and out came a shower of circus tickets for Father and Mark and the Twins and all their little friends! Out came more and more tickets and the Twins cried, "Hurrah, Hurrah! Oh Uncle Phil, where did all these tickets come from? How did you get all these tickets? Please tell us the story?" He said,

"Well, I was walking along and I thought one day last week,

> "Something pleasant will happen to-day,
> Something good will come my way."

Sure enough something pleasant happened very soon and something good came, too. I heard a great scolding and grumbling and I heard a man say, "Never saw such luck in my life, no land to rent, no place to pitch a tent, no way to encourage a circus to come to town." I drew closer and met the advance agent of the circus. I remembered I had a big lot close to town and in less time than it takes to tell it, I rented the lot and got a roll of money and all the circus tickets I wanted."

"Hurrah, hurrah," for the circus. "Hurrah, hurrah for Uncle Phil," cried the Twins. "Hurrah, hurrah, we can all go to the circus to-morrow."

They were truly so excited they could hardly sleep that night and they telephoned Betty's mother and Susy's mother and begged that the children be allowed to stay all night

so they could start together early next day to the circus.

They telephoned the Griswold Twins and Eager Ed and Thoughtless Ted to be ready to go with them, too.

Uncle Phil said as they had all saved the price of a ticket they could have that money with them to buy peanuts and red lemonade.

Nan and Ann woke early next day and whispered a while before they got up and at breakfast they said, "The children in the orphan asylum in town do not get much fun and if we all put our 75 cent pieces together we can invite them to go to the circus, too!"

Uncle Phil said this was a splendid idea and he would telephone so the children could be ready to meet them all at the gate.

Nan and Ann giggled and said, "Just think of our heading an orphan asylum procession! but it was really fun for all the

children were waiting with eager, happy faces.

The day was hot. Did you ever know a circus day that was not hot? The crowds were great. Did you ever know a circus without a big, noisy crowd?

The old band played and the old caliope tooted and the horses rode round the ring, and the trapeze performers were wonderful. One lady dressed in all white satin rode a white horse and the children thought they were in Fairyland.

There was Living Statuary and there were cute little ponies, performing elephants, and a dancing bear, and the circus was all that any one living could wish to see, and the red lemonade and peanuts and popcorn were enjoyed by all.

All the rest of the spring the little boys played circus and the girls wished they could

wear white satin dresses, and ride white horses, and have white doves light upon them as the lady did in the circus.

Fairy Thrift said to the Twins:

"Nan and Ann it is really funny,
What you can do about saving money.
There's a time to save and a time to spend,
If you're thrifty you'll help a friend."

The little children from the orphan asylum sent a letter of thanks and everybody remembered that happy circus day.

There came a letter from Mother, too, "Home now in five days." "Home sooner than that," shouted the Twins for it took the letter several days to reach them. Father said, "How happy we will be to have Mother home again, and how glad we are she does not know any of our troubles."

My! what busy days followed!

The Twins said, "We wonder what train Mother will come in on, but we will surely

hear from her again so we can meet her. We wonder too, what Aunt Matilda will be like."

Mother did write again but her letter was delayed and so it turned out that Mother and Aunt Matilda surprised them after all, but it was nothing to the surprise that Mother and Aunt Matilda had themselves, so a whole chapter of surprise had to await everybody.

CHAPTER VI.

HOME AGAIN—A CHAPTER OF SURPRISES

The trunks in Aunt Matilda's garret were in a great state of excitement for the steamer trunk had been chosen for Aunt Matilda's journey. "It will be nothing like the ocean trip," it said, "Still, a trip is a trip, and I do hope we will have an exciting journey."

"Good bye, good bye," called the trunks in happy chorus. "Thump, thump," the trunk was bumped down the stairs and the exciting time of packing began.

"Shall I take this? Shall I take that?" asked Aunt Matilda. She was a little excited herself for she had not gone on a journey for years.

At last, the day came for them to start and Mother was happy as could be. She said, "I do wonder if the Twins have changed in any way so I can tell them apart?"

It was such a wonderful sunny day that Mother did not dream anything would come to mar their pleasure, but they had only ridden a few hours, when Mother heard a voice say, "Excuse me Ma'am but do you remember me? I used to live near your farm."

Reckless Red stood before her!

It was Reckless Red of course who told about Father's broken leg, and his failure with the crops, and the struggle the little family were having in The Little Log House.

How unkind it was of Reckless Red to tell these things! Just imagine how Mother felt!

Aunt Matilda was greatly upset too, and said, "Why did they keep all this a secret, the poor dears."

Mother felt as though she never could wait five days to reach her little family now and Aunt Matilda suggested that they send a wire. It was hard for them to think just how to word a telegram, and they finally decided to wire Uncle Phil in these words, "Wire us the truth about the family."

His reply was, "Everybody fine, all went to the circus." Then, Mother dried her eyes and said, "there must have been some stupid mistake for a man with a broken leg would not have gone to the circus." Mother did worry a little though on the way home, and Aunt Matilda said, "Whatever is—is best," so Mother tried hard to cheer up at the thought of getting home once more.

The train with Mother upon it, was coming nearer and nearer. Mother said to Aunt Matilda, "What could Reckless Red have meant? What does Uncle Phil's telegram

mean? How could Father have possibly broken his leg?"

While they were talking Mrs. Brown and the Bad Little Boy who happened to be on the train recognized Mother and the Mrs. Brown said, "Have you heard the good news from home?"

"Good news?" said mother.

"Did you say good news?" inquired Aunt Matilda.

Mrs. Brown said, "Your husband had news he had struck oil, and of course it means a fortune."

"The letter with the good news must have missed us," Mother said. Aunt Matilda said, "We are receiving a great deal of news to-day, but I guess we will know more facts when we arrive."

Mother said, "I suppose now, we must be patient, but I really hope we will have no more surprises until we get home."

Mother was mistaken about having no more surprises for Uncle Phil got on the train to meet them, and he was willing to answer all their question of course and they were very glad to see him.

At home Nan and Ann put on their own home-made gingham dresses and their own made-over hats, and sat still a few minutes thinking, and all the time the train which carried Mother came nearer, and nearer.

Did you ever watch a train come in, a long way off? Did you ever see it come nearer and nearer, carrying some one you loved in it? The train came in and stopped. Out got the passengers, and Mother and Aunt Matilda!

The Twins said, "Oh Mother, we are so happy to have you at home again, oh Mother,

we have had some trips too, and we have been to THRIFT TOWN this very day."

Aunt Matilda would look from one to the other and say, "Is that Ann talking now? Is this one Nan? Dear me, I shall never be able to tell the Twins apart."

Mother hugged every one all over again and said, "You dear, brave, Thrifty children to struggle on all winter in the Little Log House, why didn't you let me come back home and help you?"

Father said, "Mother, you have come home so strong and rosy we are all satisfied."

The Twins said, "Oh Mother, may we have supper to-night in the Little Log House, just for fun?"

Aunt Matilda said, "A picnic supper in a Log House with fried chicken and oysters sounds delightful to me, I have not had a picnic supper for 105 years."

They all laughed while they trooped down to the Little Log House which they had left furnished enough for use, and Aunt Rachel fried chicken and Sammy Slow-Coach went to town for oysters, and they had a merry, merry time.

Late that night when Mother tucked the Twins in bed they said, "Oh Mother, we are so happy to have you home again, we were so lonesome."

Mother kissed the Twins and said, "To tell the truth I was mighty lonesome without you, too. I do not know if we can ever stand it to be separated again."

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